

November 11, 2012
The Bridge Bible Fellowship
Pastor Paul S. Brown
Selected Scriptures

“Wisdom with Wealth – Part Three”

- I. Attitude toward Wealth
- II. Acquisition of Wealth
 - A. How NOT to Acquire Wealth
 - 1. Laziness – Sluggard passages – 10:4; 14:23-24; 20:13
 - 2. Violence – 1:10-19; 11:16
 - 3. Deception / Lies / Fraud– 11:11, 18; 13:11; 20:17; 21:6; 28:6
 - 4. Oppression / Injustice – 14:31; 16:8; 22:16, 22; 28:24; 29:4
 - 5. Get-rich-quick-schemes – 21:5; 28:20
 - 6. Borrowing money / Debt – 22:7
 - 7. Interest / Usury – 28:8
 - 8. At the Expense of Biblical Priorities – 15:17; 17:1
 - B. How TO Acquire Wealth
 - 1. God’s Blessing – 10:22
 - 2. Righteousness – 13:21-22
 - 3. Wisdom – all of Proverbs – wealth spiritually, emotionally, intellectually, relationally, and financially
 - 4. Hard work – 13:11; 14:23; 20:21
 - 5. Diligence / Skill – 10:4; 20:13; 21:5; 22:29; 28:19
 - 6. Long-term planning – 6:6-8; 21:20; 31:16
 - 7. Give generously – 3:9-10; 11:24-26; 19:17; 22:9; 28:22, 27; 29:7

III. Allocation (Use) of Wealth

- STEWARDSHIP!!! Ps. 24:1; 50:10-11; Hag. 2:7-8; 1 Cor. 4:2
- CONTENTMENT!!! Phil. 4:11-13; Tim. 6:6ff; Heb. 13:5-6

A. How NOT to Allocate God’s Money

- 1. **Debt (borrowing for depreciating assets)**
- 2. **Co-signing (Prov. 6:1-3; 11:15; 22:26-27)**
- 3. **Unrighteous things**
- 4. **Hoarding (Lk. 12:13-21; 1 Tim. 6:17-19; James 5:1-3)**

B. How TO Allocate God’s Money

1. Honor God (Prov. 3:9-10)

a. Tithe?

- 1) **Pre-Law Laws? (Gen. 14:17-24; 28:19-22; cf. Gen. 26:4-5; Heb. 11:4)**
- 2) **Law (Lev. 27:30-32; Num. 18:25-26; 2 Chron. 30-31; Neh. 10:34-37; Mal. 3:7-12; Mt. 23:23; Lk. 11:42; 18:9-14)**
- 3) **Post-Law? (1 Cor. 9:7-14; 1 Tim. 5:17-18; Heb. 7)**

b. Offerings (Ex. 36:1-7; 1 Cor. 16:1ff; 2 Cor. 8-9) – Note CONTEXT

- c. **Alms for the poor (Prov. 14:20-21, 31; 17:5; 19:6-7, 17; 21:13; 22:9, 16, 22; 25:21-22; 28:27; 29:7, 13-14; 31:20; 28:8; Mt. 6:2; Acts 10:2; 24:17)**

2. **Taxes (Rom. 13)**
3. **Household (Prov. 31:21-22; 1 Tim. 5:3-4, 8)**
4. **Debts (Jer. 15:10; Prov. 3:27-28; Dt. 24:15 cf. Lev. 19:13; James 5:4)**
5. **Savings – for future needs (Prov. 6:6-8; 21:20)**
6. **Investments (Prov. 31:16)**
7. **Insurance**
8. **Inheritance (Prov. 13:22; 17:2; 19:14; 20:21; 29:3)**

Discussion Questions:

1. About 10% of Proverbs and about 25% of all of Jesus' teachings was about money. Why do you think so many American Pastors are afraid to preach on this subject? Read Mt. 6:22-24. Would you say that most Americans handle money in a godly way? Would you say that our government handles money in a godly way (government is a reflection of our society)? If we are going to truly "make disciples," how important is it that we disciple people in what the Bible says about money?
2. Why do you think so many Americans (and our federal & state governments) are in debt? Are you in debt? How did you get there? What are you doing to get out of it as fast as possible? What are you teaching the next generation about debt?
3. What is wrong with co-signing? Is it ALWAYS wrong? When could you do it?
4. Read Lk. 12:13-21; 1 Tim. 6:17-19; James 5:1-3. What is the problem with hoarding (excessive savings)? What might it reveal about that person's heart? How does one determine if they are being wise in their savings / investing or if they are simply trusting in money instead of God? Is this going to be the same for everyone?
5. In 2011 only 4% of Americans tithed to charities (lowest % in history). Why do you think the % of Americans who tithe is decreasing? What do you think would happen in most churches if every member tithed? What would happen to the individuals and to the church as a whole?
6. What is the difference between "tithes" and "offerings" and "alms"? What can happen to our interpretation of biblical passages if we misunderstand the differences (i.e., Mt. 6:3-4; 1 Cor. 16:1-4; 2 Cor. 8-9)
7. What is our financial responsibility toward elderly parents (especially widows / widowers)? What are you doing now to prepare to meet those needs?
8. Why is savings important? Why did Granny always want us to "save for a rainy day?" Do you have an "emergency fund?" What is your current plan to develop your savings? How are savings different from investments? What is your current plan for investments?
9. Is insurance important? Is it different from simply trusting God?
10. What is the value of an inheritance? Should it be left for foolish children? What are you doing to make sure your children are not foolish with wealth? Should part of an inheritance be left for the local church and other ministries?